

ONLINE BANKING AGREEMENT



P.O. Box 2888 Carbondale, IL 62902-2888
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To my knowledge, there are no present defaults under any agreements which govern my account(s) at SIU Credit Union, including but not limited to, the Account Agreement and the membership Application. I understand and agree that this does not constitute a legal renewal of any existing agreement. Except as may be specifically modified hereby, any existing agreements governing my account(s) at SIU Credit Union shall remain in full force and in effect, independent of any transactions I may conduct using the Online Banking service.

I am responsible for all Online Banking service transactions and the confidentiality of my Personal Identification Number (PIN) or password. I agree not to disclose or otherwise make my PIN or password available to anyone. By reading this agreement, I acknowledge that I must have my own PIN or password to activate the Online Banking service.

I agree that I will immediately notify SIU Credit Union and cancel my PIN or password if an unauthorized person obtains access to my PIN or password.

All monetary transactions entered via the Online Banking service will be completed subject to the available funds in my account.

I understand that this agreement is subject to change with proper notification prior to the effective date of the change, as provided by applicable laws or regulations.

SIU Credit Union may terminate or restrict Online Banking transactions without notice, and I may terminate this agreement, at any time, by giving written, hard-copy notice.

I hereby authorize anyone to whom I give my PIN or password to make withdrawals or perform other transaction requests on any account accessible through the Online Banking service. I further understand and agree that I am responsible for all transactions and that this authorization shall control any agreement I have with SIU CU. For more information on this service, please refer to the Member Service Agreement.